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Moody on The Market

Pat Moody

Benton Harbor approves 75-year lease for underwater internet pipeline to Jean Klock Park

The Benton Harbor City Commission has approved a 75-year ground lease to broadband company Peninsula Fiber Network so it can begin work on a major underwater internet connection between Chicago and Jean Klock Park.

At Monday's regular meeting, commissioners were told that Peninsula Fiber Network is using federal funds to run the high-speed internet connection as part of the Middle Mile Infrastructure Program, and it plans to construct a small equipment building on city property near the water plant. City Manager Alex Little said having infrastructure like this in the community could be tremendously beneficial.

"The fact that it comes on land in Michigan, here at Benton Harbor, will have major implications for many, many years to come," Little said. "And I would suspect that it's going to have an immediate impact in a shorter term on our city in terms of businesses of certain nature that will be trying to get close to where this comes in at."

Little said Peninsula Fiber will pay taxes to the city for the 75 years of the lease and provide city-owned facilities with free broadband for seven years. After that, it will sell the service to the city at a reduced rate.

Peninsula Fiber will also pay the $320,000 cost of running this internet to facilities including city hall, the water plant, and the Mamie L. Yarbrough Benton Harbor Public Library.

Commissioner Edward Isom wondered Monday why the lease must be for a period as long as 75 years, and Mayor Marcus Muhammad said the project wouldn't be economical for the company if it were for less. Commissioners then unanimously approved the lease.

Ice Cream Social to benefit Caring Connections set for July 12

The Caring Connections Auxiliary is planning its annual Ice Cream Social to benefit

Continued on page 6

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Sarah ***Spoonholtz***

Membership Director,
SMR Chamber

New Buffalo Happenings

Two of our members in New Buffalo are doing some phenomenal things at their respective locations that will undoubtedly turn each into a destination you won't want to miss!

Starting with **Petite Acres** and their new **Patronicity** match program which will allow for free community programming on their property. They have just 60 days to raise $7,500 in funds to receive the matching $7,500 equaling $15,000 total.

With this funding, they're planning on hosting: Free weekly fitness classes on the Great Lawn with Prana/Life; Free monthly family movie nights; plus networking events with your Southwest Michigan Regional Chamber!

Continued on page 2

Inserts & Promotions

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Spoonholtz *Continued from cover*

Their vision from the beginning, has been to create a space that's more than a wedding venue or retreat center. Petite Acres will be a gathering place for the entire community, becoming Southwest Michigan's back yard if you will. Owners Justin & Jeana Cohen are committed to not just investing the dollars into New Buffalo and the surrounding communities, but creating something that truly is a building place for the community.

Every dollar donated through the Patronicity program stays local, and is matched. Combined together it creates more opportunities for people to connect, find their sense of belonging, and gather in celebration of the good, bad, and every left curve life throws at us.

You can learn more by visiting petiteacres.com and https://tinyurl.com/4nv39uxt

Moving a couple of miles down the road to downtown New Buffalo and the transformation of a vacant building on Barton Street into a large-scale public mural this summer, paying homage to the city's 1834 founding story. And for fun, the community is invited to help paint it! Needless to say there is a LOT of excitement around this! Below you'll find an article The Neighborhood Hotel recently shared on it.

Chicago-based muralist **Cheri Lee Charlton** is leading the project, commissioned in partnership with **Lubeznik Center for the Arts** and **The Neighborhood Hotel New Buffalo**. Work begins this summer on the Barton Street structure, steps from the The Neighborhood Hotel at 18 W. Merchant Street in downtown New Buffalo.

Charlton is known for richly detailed compositions featuring creatures from land and sea, imaginative layering, and public art grounded in the communities it serves. Her mural portfolio spans multiple cities. In 2021, she completed a large-scale project in Casablanca, Morocco, commissioned to mark the 200th anniversary of U.S.–Morocco diplomatic relations.

The mural traces New Buffalo's origin to **Captain Wessel D. Whittaker**, whose schooner — the *Post Boy* — ran aground in a violent Lake Michigan storm in 1834. Whittaker survived. Struck by the area's natural harbor and shoreline, he remained and helped establish what became the city of New Buffalo.

Charlton's design connects that founding moment to the present. The composition draws on maritime imagery while looking forward: the sky includes a rocket and a UFO beaming the town's name earthward. It is a mural about history that doesn't stop there.

Two community painting days are scheduled for Thursday, June 4th and 11th from 11-5 pm. Residents, visitors, and anyone who wants to contribute to a permanent piece of downtown New Buffalo's public art are welcome. No experience is needed! Donations will be encouraged to support both Neighbor by Neighbor and Lubeznik Center for the Arts.

The project is supported by **Lubeznik Center for the Arts**, based in Michigan City, Indiana, approximately 10 miles from New Buffalo. Lubeznik offers exhibitions, arts education, and regional community programming. Charlton and Lubeznik previously collaborated on a mural in La Porte, Indiana in summer 2025.

You can learn more by visiting: theneighborhoodhotel.com/blog/

To learn more about your Regional Chamber, as well as other member and partner organizations by visiting our website smrchamber.com. You can also see the full list of upcoming member and Chamber events, including ones with our affiliates the Buchanan Area Chamber of Commerce, Greater Bridgman Area Chamber & Growth Alliance; and the Greater Niles Chamber.

Want to connect directly - feel free to email or call: sspoonholtz@smrchamber.com or 269-932-4040. See you around Southwest Michigan!

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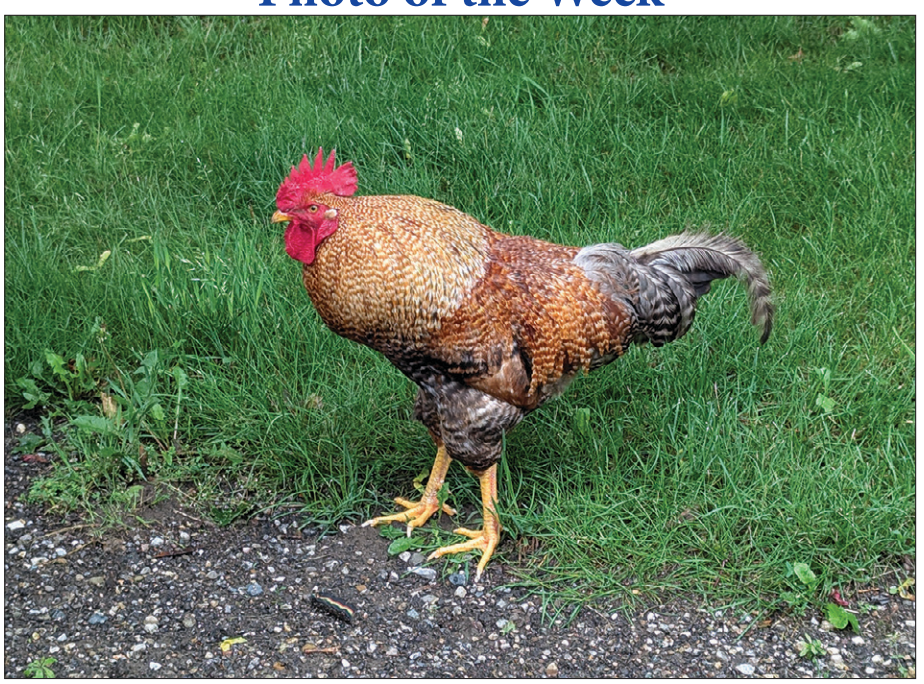
Photo of the Week



Struttin' His Stuff

Photo by Jim Fisher

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Photos must be horizontal orientation to be considered for Photo of the Week.

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Controlling Energy Costs: Smart Strategies for Your AC System

In today's world of rising utility bills, managing home energy expenses has become a priority for many households. One of the largest contributors to energy consumption is the air conditioning system, which can account for a significant portion of monthly electricity usage during warmer months. By implementing targeted strategies focused on the AC unit, homeowners can achieve substantial savings without sacrificing comfort.

Regular maintenance stands as the foundation of efficient AC operation. Scheduling annual professional tune-ups ensures that the system runs at peak performance. Technicians clean coils, check refrigerant levels, and inspect components that might otherwise lead to energy waste. Dirty filters force the system to work harder, increasing energy draw. Replacing or cleaning filters monthly during peak seasons can reduce consumption by up to 15 percent.

Proper sizing plays a crucial role in energy efficiency. An oversized unit cycles on and off frequently, wasting power, while an undersized one runs continuously without adequately cooling the space. Consulting with a qualified installer for load calculations helps match the system capacity to the home's specific needs.

Upgrading to a high-efficiency model offers long-term benefits. Modern air conditioners with higher seasonal energy efficiency ratio ratings consume less electricity to deliver the same cooling output. Features like variable-speed compressors allow the unit to adjust output precisely, minimizing energy use during milder conditions.

Smart thermostats represent a game-changing tool for cost control. These devices learn household patterns and adjust temperatures automatically, avoiding unnecessary cooling when the home is empty. Programming setbacks during unoccupied hours or at night can yield noticeable reductions in bills. Integration with home automation systems further optimizes performance based on weather forecasts and occupancy.

Sealing and insulation improvements complement AC efficiency. Leaks around windows, doors, and ducts allow cooled air to escape, compelling the system to compensate by running longer. Applying weatherstripping, caulking gaps, and ensuring adequate attic insulation creates a tighter envelope that retains cool air effectively.

Ceiling fans and strategic shading reduce the load on the AC. Fans make occupants feel cooler at higher thermostat settings, while exterior shading from trees or awnings prevents solar heat gain. Closing blinds during peak sun hours keeps indoor temperatures stable with less mechanical effort.

Investing in these measures not only curbs immediate expenses but also extends the lifespan of the AC equipment, deferring replacement costs. Homeowners who adopt a proactive approach to AC management often report significant annual savings while maintaining a comfortable living environment.

By focusing attention on the air conditioning system through maintenance, upgrades, smart controls, and supportive home improvements, controlling energy costs becomes an achievable goal that benefits both the wallet and the environment.

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Moody *Continued from cover*

Caring Connections for July 12 at the Maud Preston Palenske Memorial Library in St. Joseph.

The Auxiliary's Theresa Bazan-Hall tells us the event is now in its 58th year, carrying on a longstanding tradition. When they started holding the social, it was to raise funds to purchase pajamas for children, and now it supports the Caring Connection domestic violence shelter. Bazan-Hall says the shelter helps dozens of women and children each year by giving them a place to stay while escaping a dangerous situation.

"During that time, we help more or less rebuild them so that they can go out and help them get an apartment, help them get training so that they're able to be self-sufficient and be able to care for their children," Bazan-Hall said.

Bazan-Hall says the Ice Cream Social has always been held the same weekend as the Krasl Art Fair, giving fair goers a place to stop for some tasty treats while helping to raise money for a good cause. She says people have shown themselves willing to help.

"It's been a very, very long tradition for us to be able to do that. And the community has always gotten behind it. And that's what I think is really wonderful about St. Joseph Benton Harbor community, that we definitely try to pull together and be a true community."

The event will be July 12, from 10:30 a.m. to 4:30 p.m. in the garden at the Maud Preston Palenske Memorial Library with ice cream, cake, and pie, all home baked and with gluten-free options. A $5 donation is requested to attend, and of course, visitors can donate more if they wish.

The longtime community tradition is being underwritten by Honor Credit Union.

LMC Wine and Viticulture adding hard cider production to curriculum

The Lake Michigan College Wine and Viticulture Program is now offering a new hard cider for sale.

LMC Wine and Viticulture Program Director Tim Godfrey tells us Grand Lac Cider has been produced entirely by students, giving them experience in a new segment of the beverage production industry. With more than 135 Michigan beverage makers crafting hard cider, Godfrey says this is something practical the wine and viticulture students could learn.

So, how different is making hard cider from making wine?

"At the end of the day, making cider is kind of like making wine because you're fermenting the juice from the apples," Godfrey

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said. "When we're making wine, we're fermenting the juice from the grapes. But with cider, there's additional considerations because it's almost always sparkling. It's almost always carbonated."

Godfrey says the program produced a hard cider once before, in a year when the grape crop was weak. But this time, the project is more intentional. He describes Grand Lac as fresh, fruity, very apple-driven, and sweet.

"That makes it very refreshing. It's just an easy, pleasant drink. I think anybody who loves cider or you just love apples, Grand Lac is a really good expression of the apple. It's made in a really tasteful way. Our students really nailed it."

The name, Grand Lac, could be taken as "big lake," a nod to Lake Michigan.

"It's an homage to the effect that Lake Michigan has on our local agricultural region. Lake Michigan is the reason why we can grow wine grapes and peaches and apples and all of these crops that really benefit from the moderating effect that the lake has."

Grand Lac can now be sampled at the Lake Michigan Vintners tasting room on Lake Michigan College's Benton Harbor campus on Fridays and Saturdays from noon to 6 p.m. They also sell it in four-packs of cans.

Godfrey says LMC will continue making hard cider as the wine and viticulture program is adding hard cider production to the curriculum.

Way cleared for improvements at Lincoln Township Beach

The Lincoln Township Board of Trustees was informed this week that the Michigan Department of Natural Resources has at long last signed off on its engineering plan to improve Lincoln Township Beach at 5450 Notre Dame Avenue.

The beach was damaged due to erosion caused by high water levels in Lake Michigan in 2020, and since, the township has been seeking to rebuild it.

We're told the DNR had to carefully review the township's plan to ensure critical dunes are protected.

The project's total cost will be about $500,000, paid for with a $350,000 state grant and a $150,000 match from the township. Additionally, there are plans to construct new restrooms at the beach, although that work is not part of this effort.

Pat Moody
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Don ***Stuart***

Humorist

Greasing the Wheels of My Latest Fantasy

By the time you read this many National Football League teams will have wrapped up their annual mandatory minicamps, with the remainder holding theirs this week.

For those wondering why I mention this, it gives me a chance to remind you that in one of the two Fantasy Football leagues I participate in, I AM THE REIGNING CHAMPION!

But it's also relevant to today's column, because I'm in another "fantasy league" as we speak. The sport? – Formula 1 auto racing.

Interestingly, the three buddies I'm competing against have all been motorsports fans – especially F1 fans – since before they had permanent teeth. Whereas my interest in motorsports has never begun before – or lasted beyond – the month of May, when I try to pay a modicum of attention to the Indianapolis 500, aka The Greatest Spectacle in Racing. Which, being Hoosier-born and bred, I believe is 100% accurate.

(My greatest Indy 500 thrill was getting a press pass to wander the track and pits, maaaannnny moons ago, when I free-lanced for the Shelbyville News. It was Carburetion Day: I got to walk onto the track and take photos of the drivers, all suited up and standing next to or sitting in their cars. Emerson Fittipaldi, Rick Mears, Gordon Johncock, Johnny Rutherford – I snapped pix of them all. (Rutherford smiled for me; Johncock glared like he'd relish tearing my arms off my body.)

Enough digressing – how'm'I doing in my F1 Fantasy League? Well, I got off to a fun start! We "drafted" two drivers and two teams. I feel I "won" the day by creating what is undeniably the funniest team name; it's modeled after my Fantasy Football team – did I mention that team is the REIGNING CHAMPION? – which is The Grass Stains. My F1 team is. . .drumroll please. . .The Grease Stains!

Since draft day, I can tell you that my team has lived up to its name. . .the other teams are *greasing* mine. I'm currently 163 POINTS behind the leader, my best friend Charlie. (Charlie made a game effort for an amusing team name: "Charlie's Angels." However, in the app we use to track race results and standings, it's spelled "Charlie's Angles." The league administrator won't change it. Because he's grumpy that he's also way behind Charlie.)

Readers who are knowledgeable about motorsports will likely mock me, but here's my F1 Fantasy lineup *(Note: we picked one driver and one team from last year's Top Ten, and the other two choices had to be from last year's Not-Top Ten):* #1 Driver: Oscar Piastri (Charlie always calls him "Pastry"; I call him "0" – that is, "Zero" – which is the number of points he scored in the first two races of the season, neither of which he even finished!);

#2 Driver: Oliver Bearman;

#1 Team: Red Bull team;

#2 Team: Alpine team.

As underwhelming as this lineup may sound to F1 fanatics, I will say that at the race in Canada a couple weeks ago, they all combined to score 45 points, Grease Stains' best week of the season.

For the rest of this summer, I plan to file full-length columns dissecting my team's performances in every F1 race still to come. I KNOW you'll enjoy that! – I'll make it the Greasiest Spectacle in Racing!

Lucy ***Kubash***

Pet Lover

The Pet Corner

Summer has arrived in all its splendor, along with the usual storms, bugs, humidity, and, in a few weeks, fireworks. The fourth of July falls on a Saturday this year, and since it's also America's two-hundred-fiftieth birthday, the celebrations are sure to go on for days before and after. The holiday ranks as one of the top days when pets run off and become lost, because they are afraid. If your pets are the kind who become nervous at all the noise, you might want to start planning how you'll deal with their anxiety. Select items ahead of time to have ready when the explosions begin. Here are some things you could include: a comfy pet pillow or blanket or both, a long-lasting chewy, a few favorite toys, and special treats to distract them. An anxiety shirt can help by making them feel more secure. We once cared for a friend's German Shepherd who was very frightened of thunder and fireworks. An anxiety shirt helped him tremendously to get through the Fourth of July with less fear. If you're having a party, consider putting pets in a safe room and playing soft music or having a calm TV show on during the evening. Even if pets like to hang out with the crowd, make doubly sure they cannot escape. Pets with extreme anxiety might benefit from some type of calming meds. Please consult your veterinarian for advice. The ASPCA website offers many helpful tips on keeping pets safe over the holiday. Check them out at https://tinyurl.com/ywnezr3t

Berrien County Animal Services is reducing their dog adoption fee to $45 until June 22. Visit the shelter at 1400 S. Euclid Ave., Benton Harbor, if you're looking for a new furry friend. They are open on Saturdays from 10am to 1pm. for the summer. An outdoor adoption event will happen on Saturday, June 29, 11am-2pm, at Carriage House Ciders, 920 N. Shore Dr., Benton Harbor. BCAS is always in need of fosters, who are willing to give a dog a break from the shelter for a day, a few days, or over a weekend. If you have questions, call 269-927-5648.

Kitten season continues with many cats and kittens in need of care. Animal Aid would love to have more fosters to provide a safe place for the little ones and their moms until they find permanent homes. Cats are able to reproduce at a young age, one reason for the high population of homeless cats. Please keep this in mind and have any pet cats spayed/neutered as soon as it is possible.

Cat adoption days continue at Fuzzybutz Pet Boutique and Bakery in downtown St. Joseph on Sundays from 1-3pm. Animal Aid will have an assortment of cats and kittens on June 21 and 28.

Last month, I wrote about Elliot the Labrador being sick with what was most probably a tick-borne disease. I'm happy to report he is doing much better and is almost back to his very active self. We're hoping to know more after his vet-check, but at least his appetite has returned, and he finished his month-long round of antibiotic. But be aware, ticks are still out there, along with mosquitoes. Protect your pets as best you can against them and the diseases they carry.

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2020 FORD EDGE SEL AWD

NOW $19,455

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Star White, U26014A

2019 FORD ESCAPE TITANIUM 4WD

NOW $19,995

2.0 Ecoboost Engine, 6 Speed Automatic, Aluminum Wheels, Only 49,000 Miles! Remote Start, Navigation, Memory Power Leather Heated Front Seats, Climate Control, Rear Parking Aid, Back-Up Camera, Back-Up Camera, Power Liftgate, Remote Keyless Entry, Magnetic Metallic, M26044A

2016 FORD ESCAPE TITANIUM 4WD

NOW $11,998

2.0 Ecoboost Engine, 6 Speed Automatic, Alloy Wheels, 100K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, CD-Player, Auto Climate Control, Blind Spot Detection System, Cross-Traffic Alert, Rear Parking Aid, Active Park Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Shadow Black, F26152A

2020 FORD ESCAPE SE AWD

NOW $13,709

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 115K Miles, Navigation, Power Driver's Seat, Heated Front Seats, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Dark Persian Green Metallic, F26149A

2015 CHEVY COLORADO Z71 CREW CAB 4WD

NOW $18,825

3.6 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 111K Miles, Security Cover Bedliner, Power Heated Front Seats, CD-Player, Premium Sound System, Back-Up Camera, Trailer Hitch, Jet Black, F26116A

2018 FORD F-150 XLT SUPERCREW 4X4

NOW $23,815

2.7 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 102K Miles! Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Power Adjust Pedals, Twin Panel Moonroof, Reverse Sensing System, Back-Up Camera, Remotely Keyless Entry System, Shadow Black, U26050

2021 LINCOLN CORSAIR RESERVE AWD

NOW $28,999

2.0 Turbocharged Engine, 8 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Panoramic Vista Roof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Active Park Assist, Back-Up Camera, Remote Keyless Entry System, Pristine White, U26045A

2023 FORD F-150 LARIAT SUPERCREW 4X4

NOW $51,910

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 42K Miles, Leer Security Cover, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, 2ND Row Heated Seats, B&O 18 Speaker Sound System, Wireless Charging Pad, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, 360 Degree Camera, Remote Keyless Entry System, Ford Certified! Azure Gray Metallic, F26121A

2018 JEEP WRANGLER SPORT 4X4

NOW $17,397

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 98K Miles, Touchscreen Display, Air Conditioning, Power Windows, Back-Up Camera, Remote Keyless Entry System, Ocean Blue Metallic, F26089H

2022 RAM 1500 REBEL CREW CAB 4X4

NOW $39,500

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 66K Miles, Security Cover, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal, F26131B

2025 MAZDA CX-30 2.5 S SELECT SPORT AWD

NOW $25,525

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 19K Miles, Premium Synthetic Seats, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Aero Gray Metallic, U25113A

2023 JEEP GRAND CHEROKEE L LIMTED 4X4

NOW $36,965

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Dual Pane Panoramic Sunroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Bright White Clearcoat, U26052

2021 FORD F-150 PLATINUM SUPERCREW 4X4

NOW $40,950

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 73K Miles, Security Cover, Bedliner, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Information System, Cross Traffic Alert, Lane Keeping System, Evasive Steering Assist, Post Collision Braking, Reverse Sensing System, 360 Degree Camera, Remote Keyless Entry System, Agate Black, F26110A

2023 FORD ESCAPE ST LINE AWD

NOW $25,493

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 32K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Oxford White, U26046

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MANAGER'S SE

WAS $39,995

2023 CHEVY SILVERADO K1500 LT-CREW CAB 4X4

NOW $39,315

5.3 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 35K Miles! Bedliner, Remote Start, Heated Front Seats, Heated Steering Wheel, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Glacier Blue Metallic, Balance of Factory Warranty, Very Nice! U26026

WAS $52,707

2023 FORD F-150 LIMITED SUPERCREW 4X4

NOW $52,239

3.5 V6 PowerBoost Full-Hybrid Engine, 10 Speed Automatic, Aluminum Wheels, 51K Miles, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, 2ND Row Heated Seats, B+O 18 Speaker Sound System, Panoramic Vista Roof, Wireless Charging Pad, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Information System, Cross Traffic Alert, Rear Parking Aid, 360 Degree Camera, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F26106A

WAS $52,995

2025 MERCEDES GLC 350EQ 4MATIC HATCHBACK SUV

NOW $51,995

2.0 Engine, 9 Speed Automatic, Plug-In HYBRID, Aluminum Wheels, Only 7,000 Miles! Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Automatic Parking, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Graphite Grey Metallic, M26055A

WAS $32,995

2024 MAZDA CX-30 2.5 T PR AWD

NOW $30,995

2.5 Turbo Engine, 6 Speed Automatic, Alloy Wheels, Only 10,000 Miles! Power Driver's Seat, Leather Heated Front Seats, Power Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Rear Cross Traffic Alert, Lane Keep Assist, Lane Departure Warning, Smart Brake Support with Pedestrian Detection, Traffic Sign Recognition, Power Liftgate, Remote Keyless Entry System, Mazda Powertrain Warranty Certified! Snowflake White Pearl, S26001

WAS $30,486

2021 JEEP UNLIMITED A

NOW $2

3.6 V6 Engine, 8 Speed Wheels, 47K Miles, Remo Heated Front Seats, Heat 3-Piece Hardtop, Back-Up Entry System, Jeep Certifi U26

WAS $40,995

2025 MAZDA CX-70 PREMIUM PLUS PHEV AWD

NOW $38,485

2.5 Gas/Electric Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 10,000 Miles! Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Twin Panel Sunroof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Jet Black Mica, C26039A

WAS $35,944

2022 FORD RANGER LARIAT SUPERCREW 4X4

NOW $35,408

2.3 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 26,000 Miles! Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Leather Front Seats, Adaptive Cruise Control, Blind Spot Information System, Cross Traffic Alert, Lane Keeping System, Forward Sensing System, Pre-Collision Assist, Reverse Sensing and Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, U26030

WAS $21,843

2022 CHRYSLER PACIFICA LIMITED

NOW $20,699

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 120K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, 2ND Row Heated Captain's Chairs, 3RD Row PowerFold Seats, Wireless Charging Pad, Harman Kardon 19 Speaker Sound System, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist with Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Brilliant Black Crystal Pearlcoat, U26011A

WAS $24,853

2022 FORD EDGE TITANIUM AWD

NOW $23,895

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 57K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Burgundy Velvet Metallic, C25140B

WAS $29,968

2021 FORD MAX X

NOW $2

3.5 Ecoboost V6 Engine, 10 Wheels, 104K Miles, Remote S er Leather Heated/AC Front S 2ND Row Captain's Chairs, 3RD Roof, Blind Spot Monitor, Cro Assist, Lane Departure Warni Rear Parking Aid, Back-Up Ca Keyless Entry System, Aga

2021 RAM 1500 BIG HORN CREW CAB 4X4 BUILT TO SERVE

NOW $33,989

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 75K Miles, Security Cover, Toolbox, Bedliner, Running Boards, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Flame Red Clearcoat, C26086H

2018 JEEP GRAND CHEROKEE UPLAND EDITION 4X4

NOW $20,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 91K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Power Sunroof, Cross-Traffic Alert, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Bright White, F26067A

2025 JEEP GRAND CHEROKEE L LIMITED 4X4

NOW $44,956

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 8,000 Miles! Remote Start, Navigation, Black Appearance Package, Memory Power Leatherette Heated Front Seats, Heated Steering Wheel, Dual Pane Panoramic Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Jeep Certified! Baltic Grey Metallic, C26086A

2019 CHEVROLET BLAZER PREMIER

NOW $19,995

3.6 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 94K Miles, Remote Start, Navigation, New Tires! Power Leather Heated/AC Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keep Assist with Lane Departure Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Black, M25161B

2023 CHEVROLET BLAZER RS AWD

NOW $34,980

3.6 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Sunroof, Wireless Charging Pad, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Red Hot, U26051

2024 FORD PLATIN

NOW $

3.0 Ecoboost Engine, 10 Spee Only 15,000 Miles! Remote St Leather Heated/AC Front Seats, Heated Seats, Twin Panel Moo Blind Spot Monitor, Lane Ke Warning, Front and Rear Collisio Degree Camera, Power Liftgate Balance of Factory Warranty!

2023 JEEP GRAND CHEROKEE LIMITED 4X4

NOW $37,942

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 12,000 Miles! Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2ND Heated Seats, Dual Pane Panoramic Sunroof, Steering Wheel Mounted Shift Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, C26091A

2023 BUICK ENVISION PREFERRED AWD

NOW $27,487

2.0 Engine, 9 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Premium Sound System, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Summit White, U26033

2023 FORD EDGE SEL AWD

NOW $26,880

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Stone Blue Metallic, U26040

2019 JEEP GRAND CHEROKEE LIMITED 4X4

NOW $20,903

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 83K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Billet Silver Metallic, U26022A

2024 FORD TRANSIT 250 LR CARGO VAN

NOW $34,922

3. V6 Engine, 10 Speed Automatic, Steel Wheels, 20K Miles, Preferred Equipment Package, Fixed Rear and Side Door Glass, Lane Keeping System, Lane Departure Warning, Pre-Collision Assist, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, U26044

2022 ESCAPE

NOW $

1.5 Ecoboost Engine, 8 Sp Wheels, 44K Miles, Remote Heated Front Seats, Heated Vista Roof, Blind Spot Mon Keeping Assist, Lane Depar Mitigation, Power Liftgate, F Balance of Factory Warra U26

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PECIALS

2016 RAM 2500 LARAMIE CREW CAB 4X4 DIESEL

NOW $40,640 WAS $43,451

6.7 I6 Cummins Turbo DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, Only 69,000 Miles! Pickup Bed Cap with Storage Bins, Bedliner, Cargo Slide, Running Boards, Remote Start, Navigation, Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Power Sunroof, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Brilliant Black Crystal Pearlcoat, F26037A

WRANGLER ALTITUDE 4X4

28,692

d Automatic, Aluminum te Start, Running Boards, ed Steering Wheel, Black Camera, Remote Keyless ed! Snazzberry Pearlcoat, 001

WAS $37,556

2008 FORD MUSTANG SHELBY GT500 CONVERTIBLE

NOW $35,800

5.4 V8 Engine, 6 Speed Manual Transmission, Aluminum Wheels, Less Than 27,000 Miles! Power Convertible, Power Driver's Seat, Sport Bucket Leather Seats with Embossed Cobra Logo, Unique Aluminum Hood with Air Extractors, Stainless Steel X-Pipe Exhaust, Remote Keyless Entry System, Black Clearcoat, Very Nice! C24120B

WAS $36,398

2022 FORD EXPLORER LIMITED 4WD

NOW $33,740

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Only 23,000 Miles! Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist with Departure Warning, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Class IV Trailer Tow Package, Power Liftgate, Remote Keyless Entry System, Ford Certified! Star White Metallic, U26002

WAS $37,887

2022 FORD F-150 XLT SPORT SUPERCREW 4X4

NOW $35,910

2.7 V6 Ecoboost Engine, 10 Speed Automatic, 18 Inch Gloss Black Wheels, 46K Miles, Bedliner, Running Boards, Remote Start, Power Heated Front Seats, Power Adjust Pedals, Blind Spot Information System with Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Class IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, U26000

WAS $27,710

2021 RAM 1500 BIG HORN SPORT CREW CAB 4X4

NOW $24,887

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 108K Miles, Chrome Step Bars, Navigation, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Granite Crystal Metallic, C25103A

EXPEDITION LT 4X4

28,642

Speed Automatic, Aluminum tart, Navigation, Memory Pow- Seats, Heated Steering Wheel, Row Seating, Panoramic Vista ss-Traffic Alert, Lane Keeping ng, Front Collision Mitigation, mera, Power Liftgate, Remote te Black Metallic, C26059A

WAS $45,386

2021 FORD F-150 PLATINUM SUPERCREW 4X4

NOW $44,625

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 68K Miles, Security Cover, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Twin Panel Moonroof, B&O 18 Speaker Sound System, Wireless Charging Pad, Blind Spot Information System, Cross Traffic Alert, Evasive Steering Assist, Lane Keeping System, Active Park Assist, Reverse Sensing System, 360 Degree Camera, Power Tailgate, Remote Keyless Entry System, Ford Certified! Antimatter Blue Metallic, F26105A

WAS $38,887

2023 FORD F-150 XL SUPERCREW 4X4

NOW $37,660

2.7 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 33K Miles, STX Appearance Package, Platform Running Boards, Heated Front Seats, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Carbonized Gray Metallic, U26021

WAS $41,995

2023 FORD F-150 SUPERCREW 4X4

NOW $40,995

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 31K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Brake Assist, 360 Degree Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Antimatter Blue Metallic, U26017

WAS $36,838

2022 RAM 1500 BIG HORN CREW CAB 4X4

NOW $35,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 29,000 Miles! Remote Start, Navigation, Sport Appearance Package, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Power Sliding Rear Window, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Delmonico Red Pearlcoat, U26029

EXPLORER UM 4WD

46,877

d Automatic, Aluminum Wheels, art, Navigation, Memory Power Heated Steering Wheel, 2ND Row nroof, Adaptive Cruise Control, eping Assist, Lane Departure on Mitigation, Evasion Assist, 360 , Remote Keyless Entry System, Stone Blue Metallic, F26111A

2022 JEEP GRAND CHEROKEE LIMITED 4X4

NOW $33,518

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2ND Heated Seats, Dual Pane Panoramic Sunroof, Steering Wheel Mounted Shift Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, U26048

2024 FORD ESCAPE ST LINE AWD

NOW $27,506

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, Only 16,000 Miles! Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Sensors, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Iconic Silver Metallic, U26049

2022 FORD EXPLORER XLT 4WD

NOW $28,638

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 71K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Stone Blue Metallic, F26062A

2023 JEEP COMPASS LIMITED 4X4

NOW $26,989

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, Only 25,000 Miles, Remote Start, Navigation, Elite Group, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified, Granite Crystal Metallic, U26047

2023 FORD BRONCO SPORT BIG BEND 4X4

NOW $25,942

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peed Automatic, Aluminum e Start, Power Driver's Seat, d Steering Wheel, Panoramic itor, Cross-Traffic Alert, Lane ture Warning, Front Collision Remote Keyless Entry System, nty! Agate Black Metallic, 6038

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MSRP.....$50,630
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SIEMANS DISCOUNT.....- 3,640
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MSRP.....$62,335
SIEMANS DISCOUNT.....- 4,340
NATIONAL RETAIL BONUS CASH...- 3,500
SALE PRICE FOR EVERYONE $54,495
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
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MSRP.....$61,380
SIEMANS DISCOUNT.....- 2,385
NATIONAL BONUS.....- 1,000
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MSRP.....$66,520
SIEMANS DISCOUNT.....- 4,525
SALE PRICE FOR EVERYONE $61,995
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*MUST OWN OR LEASE A QUALIFYING VEHICLE

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BERRIEN SPRINGS PICKLE FESTIVAL

LET'S GROW TOGETHER

Saturday, July 4th

Berrien Springs Pickle Festival: A Big Dill Returns July 4

The 2026 festival is scheduled for Saturday, July 4, beginning at 10 a.m. in and around the Berrien County Courthouse Square and downtown district.

Visitors can expect a day packed with pickle-themed fun, including:

- **The famous Pickle Fling**
- **Big Wheel races for kids and adults**
- **Relish-eating contests**
- **Pickle decorating and lawn games**
- **A pickle tasting room**
- **Dozens of food and craft vendors**
- **Family activities throughout the day**
- **Berrien Springs Fireworks**

For updated schedules and contest registration, visit bspringspicklefestival.com for more details.

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Dr. Mitch
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Audiologist

Volume vs. Clarity

What do we do when he cannot hear the TV, radio, or someone on the phone? For most of us, we simply turn the volume up and this allows us to hear clearly that which we are trying to hear. My great grandmother had hearing issues for many years, and would often turn the TV volume up almost as loud as it would go, often loud enough to be heard from the street outside her house and definitely loud enough to rattle the windows of her house. Now this is an extreme example, but I know there are some of you reading this that know someone who does something similar or you have a friend of loved one that does something similar.

While it might seem like treating hearing loss could be as simple as just turning the volume up, this is not the case. For many patients, their hearing loss is not so severe that they cannot hear anything at all, it is more common that the patients we see have issues with speech clarity and understanding. Often I have patients that come in to their appointments and report that they have issues understanding a loved one, coworker, cashier/waitress, or their pastor. They say that they can hear the person talking but they just don't quite catch everything that is said.

When we begin treating hearing loss, we cannot simply "just turn the volume up" because this would cause sounds to be unbalanced and would not help with clarity of speech. For many, this would also amplify or enhance parts of speech or environmental sounds that they do not need help hearing. This can lead to further issues with understanding speech if other sounds outside of the speech are then so loud that they are masking or covering up the sounds that we want to hear. Prescription hearing aids, such as those we fit in our office, are set based upon a hearing test specifically for each patient. Turning the overall volume up for a patient with hearing loss, with or without hearing aids, may help them to hear clearer, but it is important that we do not turn the volume up too much as this can lead to sounds being uncomfortable or even having the opposite effect and causing speech to be less clear than desired. Clarity is not dependant on volume alone, it is also related to the frequencies of speech and how they are presented to our ears and and our brains.

If you're curious about how you're hearing, or if your friend or loved one is having issues hearing, give us a call at 269-982-3444 to get your appointment scheduled today, we look forward to helping

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Josh
Bishop

Pastor

Our Father

[Jesus said] "Do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? . . . Your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well."

Matthew 6:25,32-33

Aren't five-year-olds silly? Sometimes they get upset over such insignificant things. They cry because they can't find their teddy bear or because their favorite television show is over. As adults, we can only shake our heads at these silly little creatures who allow themselves to become miserable over such minor problems.

It makes one wonder how our heavenly Father's head must shake when he watches over us. We worry about this. We worry about that. Such silliness.

Jesus commands us not to worry. He is very serious about it because he knows that our heavenly Father does more than shake his head at our worrying. He shakes his fist. Worrying angers God because when we worry we are telling our Father that we don't trust him to take care of us.

Thank God that Jesus did more than command us not to worry. He endured his Father's anger at our sinful worrying. He took the punishment that should have been ours, so we don't have to worry about God being angry at us. We don't have to worry about ANYTHING.

Your Father loves you. He wants what is best for you. He knows what is best for you. Instead of worrying about things that you need for life, look to your Father in heaven, who promises to provide for you. The longer you linger in his Word, the more you will say to yourself, "What was I worried about? How silly!"

Prayer: *Heavenly Father, forgive me for the many times I fail to trust in your love and provision. Give me eyes that look to you for help in every need. Give me ears to hear the promises found in your Word. Give me a heart to trust that you are all I need and that I need never worry. Amen.*

Submitted by Pastor Josh Bishop
Grace Evangelical Lutheran Church, St. Joseph

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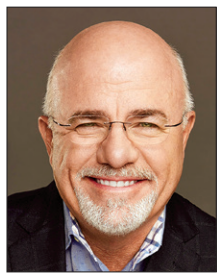

Dave
Ramsey

Financial Expert
The Ramsey Show

Dave Says

Make a Big Purchase During Baby Step 3?

Dear Dave,

My husband and I are in Baby Step 3. We currently have $1,800 saved toward our fully funded emergency fund goal of $20,000. I want to spend $400 on a flour mill that's on sale. You use them to mill wheat into flour. Our household income is about $50,000 a year, and we have enough money in our checking account to cover the cost without putting us in a bind. Would this be okay?

Teresa

Dear Teresa,

If you're looking for a flour mill, I've got a used one I'll sell you — cheap. We've even got a 5-gallon bucket of grain sitting at home in a closet from when my wife went through this fad two years ago. As I understand it, these machines are basically magic. They filter out all the little glutens, all the little COVIDs and anything else that can kill you, right?

Hey, I'm just being silly with you. I'm all for eating healthy, but here's the deal: The answer I'm about to give you isn't really about a flour mill. It's not even about the $400. My answer is about getting you to pay attention to what your actions with money say about your standards, your behavior and your discipline as an adult.

When my wife and I were at your point in our financial journey, we would've looked at this situation in two ways: One, it's not a necessity or an emergency. It's just not. Two, we don't even have a full emergency fund of 3-6 months of expenses in place yet. So, we wouldn't have bought the flour mill. I know that's not the fun answer, but it's the smart answer.

Do you get what I'm saying? You've got to have a filter for making decisions that aligns with your framework. You and your husband have been using the Baby Steps as your framework for financial decisions up to this point. That part of your brain is screaming, "Don't do it!" — even though mathematically, it's not a really big deal. That's the conflict and the reason you're asking me if it's okay.

Teresa, you and your husband have recently reset the way your brains think about money. You've made so much progress in getting to Baby Step 3, and I'm really afraid this will mess it all up. In my mind, it'd almost be like falling off the wagon, you know?

Long story short, you just started building your emergency fund. This is a luxury item, not an emergency and not a necessity. I wouldn't do it.

— Dave

**Dave Ramsey is a nine-time national best-selling author, personal finance expert and host of "The Ramsey Show." He has appeared on "Good Morning America," "CBS Mornings," "Today," Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*

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LANDSCAPING

LEGALS

Notice of Public Hearing on Establishment of a Plant Rehabilitation District

The City Council of the City of Bridgman, Michigan will hold a public hearing pursuant to Michigan Public Act 198 of 1974, as amended, to consider the establishment of a Plant Rehabilitation District for the property located at:

9864 Church Street, Bridgman, Michigan
Tax ID – 11-56-0340-0032-03-0 and 11-56-0340-0007-01-2

Notice and Full Legal Description available at www.bridgman.org

The hearing will be held on **Monday, July 13, 2026, at 6:00 p.m.** at Bridgman City Hall, 9765 Maple St., Bridgman, MI 49106.

The purpose of the proposed Plant Rehabilitation District is to facilitate the rehabilitation and improvement of an existing manufacturing property in accordance with Public Act 198 of 1974.

All interested persons are invited to attend and will be afforded an opportunity to be heard.

Written comments may be submitted to the City Clerk at cityclerk@bridgman.org or delivered to City Hall prior to the hearing. For additional information, contact Bridgman City Hall.

This notice is posted in compliance with Open Meeting Act, Public Act 267 of 1976, MCL 15.261, et seq., and the Americans with Disabilities Act. Individuals with disabilities requiring auxiliary aids should contact the City Clerk by writing or calling the following: Kaci Jones, City Clerk (269) 465-5144, 9765 Maple Street, Bridgman, MI 49106

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Any asphalt seal coat, hot rubberized crack repair, or pothole/patching job
Not valid with other offers or discounts. Must present coupon. New customers included.
Also includes FREE estimates, edging, & cleaning. Exp 7/31/26

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Lakeshore Pressure Washing Service
(269) 759-4593
Cleaning Roofs, Siding, Decks, Concrete, Painting & Staining
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for DIABETIC SUPPLIES
We do local pick-ups
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Plastering since 1968
Serving Michigan & Indiana
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The Pink Poodle
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10% OFF ANY SERVICE
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WHERE PEACE OF MIND COMES STARNDARD
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SUPPLIER PRICING for all!

EVERYONE QUALIFIES

*All customers eligible for these deals with supplier for all. Lease prices require qualified credit. Offer ends 3/31/2026. Incentives end 4/30/26.

NEW 2026 JEEP GLADIATOR DARK SKY 4X4

Sold with a nationwide lifetime powertrain warranty! 3.6L V-6,8spd automatic, tow pkg, heated seats & steering wheel, spray-in bedliner, 12.3" touchscreen, passive entry, Gorilla Glass windshield, 4 piece hard top

WAS $50,480 SUPPLIER PRICE FOR ALL **LEASE FOR $41,491**

NEW 2026 RAM 1500 BIG HORN 4X4

Sold with a nationwide lifetime powertrain warranty! Night Edition, 5.7L Hemi V-8, heated seats & steering, wheel, 9-amplified speakers w/ subwoofer, Navigation, Dual climate control, front bucket seats, 12" touch screen, 20" wheels

ZERO MONEY DUE AT SIGNING
$593 PER MONTH

WAS $64,440 SUPPLIER PRICE FOR ALL **LEASE FOR $54,430**

ALL NEW 2026 JEEP CHEROKEE 4X4

Sold with a nationwide LIFETIME powertrain warranty! 12.3" touch screen, 1.6L Turbo, Active Drive I, Safety group, 37 miles per gallon!

LEASE FOR JUST $36,236

*All customers eligible for these deals with supplier for all. Lease prices require qualified credit. Lease payment based on 39 months, 10,000 miles per year. Offer ends 6/30/2026. Payments include Michigan tax and zero due at signing.

2024 Chevy Equinox LT AWD

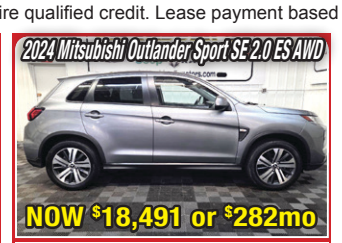
NOW $25,491 or $385mo

Sold with a nationwide lifetime powertrain warranty! 1.5L Turbo 4 cylinder, 6Spd automatic, 18" wheels, Power heated front bucket seat, Dual zone climate, Power liftgate, Remote start, large touch screen, Front & Rear park assist, Blind zone/rear cross traffic alert, Automatic emergency braking, Lane keep / departure

2024 Nissan Altima 2.5 SV

NOW $19,491 or $296mo

Sold with a nationwide LIFETIME Powertrain warranty! 2.5L 4-cylinder engine, Automatic, 17-inch alloy wheels, 8-inch touchscreen, Apple CarPlay/Android Auto, Keyless entry with push-button ignition, power seat, Remote engine start, LED headlights, Safety Shield 360 suite,



2024 Mitsubishi Outlander Sport SE 2.0 ES AWD

NOW $18,491 or $282mo

7" infotainment touch screen, Automatic climate control, 18" aluminum wheels, LED light group, 6 way driver's seat, Remote keyless entry, Forward collision mitigation / pedestrian detection, Lane departure warning, warranty!

2023 Nissan Rogue SV

NOW $18,551 or $282mo

Dual zone climate, Power seat, Remote start, 8" touch screen, Apple CarPlay, Adaptive cruise, Lane-keep, Blind spot / Rear Cross traffic alert, High beam assist, 18" wheels, warranty!

2020 Nissan Rogue SV AWD

NOW $17,991 or $274mo

Power seat, heated bucket seats, large touch screen, remote start, keyless enter & go, Aluminum wheels, Deep tinted glass, warranty!

2024 Nissan Sentra SV Premium

NOW $18,991 or $289mo

6 way heated seats, Heated steering wheel, Dual zone climate, Remote start, 8" infotainment touch screen, Apple CarPlay / Android Auto, Safety shield 360, Automatic emergency braking, Rear automatic braking, Blind spot warning, Rear Cross traffic alert, Lane departure warning, aluminum wheels, warranty!

2025 Ford Escape Platinum AWD

NOW $27,491 or $415mo

Sold with a nationwide LIFETIME powertrain warranty! Heated front bucket seats, Driver & Passenger power seat, Activex (Leatherette) upholstery, Heated steering wheel, 13.2" touch screen, Dual zone climate, Remote start, Adaptive Cruise control, Blind spot & cross path detection, Lane keeping system, LED light group, 2.0L Ecoboost engine

2023 Chrysler Voyager LX

NOW $23,991 or $363mo

Sold with a nationwide LIFETIME powertrain warranty! 1st & 2nd row bucket seats, heated front buckets, Power seat, 3rd row split bench, Full stow & go seating, Power liftgate, Power sliding side doors, 3 zone climate control, Remote proximity sensing entry for all doors, 3.6L V-6 engine

2022 Ford Explorer ST Line 4x4

NOW $301,991 or $474mo

Sold with a nationwide lifetime powertrain warranty! Panoramic sunroof, Power heated front bucket seats, 3 rows of leather, B&O Audo system, Tri-zone climate control, tow package, Adaptive Cruise, Blind spot / Cross path detection, Lane Keep, 20" wheels

2022 Dodge Challenger GT AWD

NOW $24,691 or $375mo

3.6L 24valve V-6, Engine, 8spd automatic, Power seat, dual zone climate, Apple CarPlay / Android Auto, 20"x8" Satin Carbon wheels, Functional hood scoop, Rear park assist, rear spoiler, warranty!

2023 Hyundai Santa Cruz Night AWD

NOW $26,991 or $408mo

Sold with a nationwide LIFETIME powertrain warranty! 2.5L Turbocharged 4-cylinder with 281 hp, 8-speed automatic, HTRAC All-Wheel Drive, heated power seat, Large touch screen with Apple CarPlay / Android Auto, remote start, Black out package, 20" dark aluminum wheels

2023 Ford F-150 Super Crew XLT

NOW $28,991 or $437mo

5.0L V-8 engine, 10 speed automatic, power seat, Blind spot/cross traffic alert, Lane-keeping, pre-collision assist, Reverse brake assist, Reverse sensing, 6800LB GVW, warranty!

2025 Toyota Tacoma SR5 4x4 Double Cab

NOW $38,991 or $587mo

Sold with a nationwide LIFETIME powertrain warranty! 16k miles, i-Force 2.4L Turbocharged engine, 8spd automatic, Power heated front bucket seats, 8" touch screen, Nav, LED light group, tow hitch, Spray in bedliner, side steps, Blind spot monitoring, Rear cross traffic alert

2023 Ford Edge SEL AWD

NOW $20,991 or $319mo

Heated Leatherette seats, Driver & Passenger power heated seats, 12" infotainment touch screen, Dual zone climate control, Power liftgate, Remote start, Rear parking sensors, Ford Co-pilot360 Assist +, adaptive cruise with stop & go, warranty

2023 Buick Enclave Essence AWD

NOW $32,491 or $489mo

Sold with a nationwide LIFETIME powertrain warranty! Dual Moonroof, HD surround camera, Trailering package, 20" wheels, 3.6L V-6, Power heated leather driver/passenger seats, 2nd row bucket seats, 3rd row split bench, Tri-zone climate, Heated steering wheel, Hands free power liftgate, Safety group

2022 Ram 1500 Crew Cab Classic Warlock 4x4

NOW $33,991 or $513mo

Sold with a nationwide LIFETIME powertrain warranty! 5.7L HEMI V8, 8speed automatic, Dual zone climate, 8.4" touch screen, Apple CarPlay, Remote start, Anti-spin rear axle, tow pkg, Power sliding rear window, performance hood

2022 Chevy Silverado 2500 Crew Cab LT 4WD

NOW $45,991 or $691mo

6.6L TurboDiesel engine, Allison 10-speed automatic, Z71 off road & protection pkg, Power seat, Heated front seats, Heated steering wheel, Dual zone climate, Remote start, Spray in bedliner, 20" wheels, Gooseneck / 5th wheel package, Apple CarPlay / Android Auto, High Idle switch, Auto locking differential, warranty!

2022 Jeep Gladiator Rubicon 4x4

NOW $33,991 or $514mo

Sold with a nationwide lifetime powertrain warranty! 3.6L V6 engine, 8 speed automatic, 3 piece hard top, Heated Leather bucket seats, Heated steering wheel, 8.4" touch screen, Nav, Alpine Premium audio, remote start, climate control, Spray-in bedliner, tow pkg, Tru-Lok axles, stabilizer bar disconnect

2025 Hyundai Tucson SEL AWD

NOW $25,991 or $458mo

Sold with a nationwide LIFETIME powertrain warranty! 2.5L GDI 4-cylinder engine, 8 speed automatic, Power heated front bucket seat, Dual-zone climate, Hands-free liftgate, 12.3-inch touchscreen, safety group with smart cruise / collision avoidance, blind spot / rear cross path detection

2024 Jeep Grand Cherokee Limited 4x4

NOW $35,491 or $535mo

Sold with a nationwide powertrain warranty! Dual pane sunroof, Ventilated/Heated power leather bucket seats, Heated second row, 10.1" touch screen, Nav, Alpine speakers group, Power tilt/telescope steering, Memory seat/radio/steering, Surround view camera, Heated steering wheel, Remote start, Power liftgate, safety group, 20" wheels

2024 Subaru Ascent Premium 7 Passenger AWD

NOW $31,991 or $482mo

Sold with a nationwide LIFETIME powertrain warranty! 260-hp turbocharged engine, Power heated front seat, Second-row bucket seats, Folding 3rd row, 11.6-inch touchscreen, Apple CarPlay/Android Auto, Power lift gate, Rear climate control, EyeSight Driver Assist Technology

2023 Volvo XC60 Ultimate Bright Theme AWD

NOW $42,991 or $646mo

11K miles!! Sold with a nationwide lifetime powertrain warranty! Panoramic sunroof, Harmon Kardon sound, 12.3" digital display, 9" touch screen, Nav, 4 zone climate, Power ventilated/heated seats, Heated second row, Heated steering wheel, Memory seat, Heads up display, Power liftgate, safety group

2022 Jeep Wrangler Unlimited Sahara 4x4

NOW $32,691 or $493mo

Sold with a Nationwide Lifetime Powertrain warranty! Heated seats, Heated steering wheel, Color matching 3 piece hardtop, 8.4" touch screen, Navigation, Alpine premium sound, Remote start, Auto temp control, 3.6L V-6 engine, 6spd manual transmission

2021 Ford Explorer XLT 4x4

NOW $22,991 or $349mo

Twin Panel Moonroof, Sport Appearance Package, 3 rows of leather, dual power heated front seats, heated steering wheel, remote start, 20" wheels, Tri-zone climate control, 8" touch screen, tow package, warranty!

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Lifetime warranty is provided at no cost to the customer on new and used vehicles that are under 12 years old with less than 50,000 miles. Payments based on 10% plus tax & title down with approved credit. 2024 - 2015 5.99 @ 72 months 2014 – 2010 7.99 @ 72 months, 2010 – older 8.99 @ 60 months.

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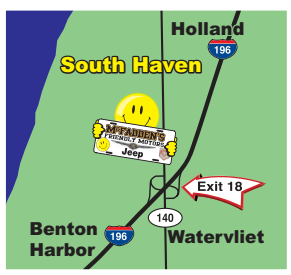

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2011 BUICK REGAL CXL
Leather loaded, drive home a winner!
$5,825

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Like finding a needle in a haystack!
$8,500

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Just in! New body Old price
$9,875
OR ONLY **$197/MO**

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Convertible!
$11,500
OR ONLY **$190/MO**

2013 HYUNDAI GENESIS COUPE
Fun lil ride!
$11,900
OR ONLY **$244/MO**

2014 FORD C-MAX HYBRID SE
50 miles a gallon!
$11,900
OR ONLY **$199/MO**

2017 LINCOLN MKC AWD
Every option, wholesale priced!
$11,900
OR ONLY **$199/MO**

2016 FORD FUSION HYBRID SE
45 miles per gallon hybrid
$13,700
OR ONLY **$238/MO**

2017 CHEVY EXPRESS CARGO VAN
Haul alot for a little
$13,700
OR ONLY **$238/MO**

2003 FORD THUNDERBIRD
White diamond edition
$15,000

2019 FORD TRANSIT 150
Only 1 Left!
LOW PRICE $15,500

2022 RAM QUAD CAB 4X4
Just in! Wholesale to you!
$18,766
OR ONLY **$275/MO**

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Just in! Extra low miles, leather, moonroof, premier AWD
$19,900
OR ONLY **$285/MO**

2017 CADILLAC XT5 AWD
What a beautiful Ride!
$19,900
OR ONLY **$285/MO**

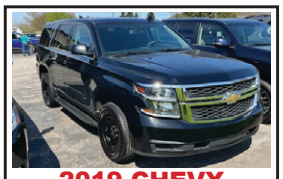
2015 SILVERADO REG CAB 4X4
Only 25,000 miles!
$18,750
OR ONLY **$275/MO**

2022 CHEVY EQUINOX RS AWD
Just in! It's a DEAL!
$19,900
OR ONLY **$285/MO**

2022 FORD EDGE TITANIUM AWD
Loaded!
$19,990
OR ONLY **$285/MO**

2024 NISSAN VERSA SV
Only 2700 miles, 35 MPG!
$19,900
OR ONLY **$285/MO**

2024 MITSUBISHI OUTLANDER SPORT
WHOLESALE!
$23,700
OR ONLY **$367/MO**



2019 CHEVY TAHOE
Black & Beautiful
$24,500
OR ONLY **$375/MO**

2024 HYUNDAI TUCSON LIMITED
Just in! Off lease, low miles, leather, moonroof
$24,800
OR ONLY **$379/MO**

2025 TOYOTA CAMRY LE
Hybrid 50 MPG's
$25,800
OR ONLY **$399/MO**

2023 CHRYSLER VOYAGER LX
Just in! Still under factory warranty, fully serviced, ready for vacation.
$25,800
OR ONLY **$399/MO**

2024 FORD MUSTANG ECO BOOST
Get it Now!
$26,375
OR ONLY **$409/MO**

2022 RAM PROMASTER CARGO
Just in! 52,000 miles, like new!
$27,650
OR ONLY **$429/MO**

2016 FORD F-250 XLT SUPER DUTY 4X4
Roll Coal!
$29,275
OR ONLY **$497/MO**

2023 FORD BRONCO SPORT
1 owner, off lease, mint! Rare Heritage Edition
$29,750
OR ONLY **$498/MO**

2018 RAM 4X4 CREW FLATBED DIESEL
Just in! 4 wheel workhorse
$29,900
OR ONLY **$499/MO**

2024 MAZDA CX-90 AWD
Just in! Like new to you for thousands less!
$29,900
OR ONLY **$505/MO**

2020 CADILLAC ESCALADE
Every option loaded with luxury
$34,400
OR ONLY **$495/MO**

2024 FORD E-SERIES CUTAWAY
Like new, low miles!
$39,900
OR ONLY **$588/MO**

2020 CHEVY SILVERADO 1500 DURAMAX RST
Super low miles!
$39,900
OR ONLY **$588/MO**

2024 JEEP WAGONEER III
Retail over $60,000, we deal for only
$49,800

2020 LINCOLN NAVIGATOR
WHOLESALE!
$49,900
OR ONLY **$749/MO**

2025 FORD F350 CREW XLT 4X4 DUALLY DIESEL
Wholesale to you for only...
$55,550

*14 and older 8.9% x 60mos., 10-17 8.9% x 60mos., 15-19 7.49% x 72mos., 20-25 7.49% x 78-84mos. 720 credit score. NO MATTER YOUR CREDIT, WE CAN GET YOU APPROVED BUT YOUR PAYMENTS GONNA BE HIGHER!

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2026 HYUNDAI TUCSON SEL

STK # H4436

MSRP $34,140
LESS DEALER DISCOUNT -$1,168
NOW $32,972

0.99% APR FOR 60MO
OR
5.39% APR FOR 60MO + $2,250 BONUS CASH

2026 HYUNDAI SANTA FE SEL

STK # H4430

MSRP $41,810
LESS DEALER DISCOUNT -$1,797
NOW $40,013

$2,250 REBATE
OR
1.99% APR FOR 60MO + $1,000 BONUS CASH

2026 HYUNDAI PALISADE SEL PREMIUM

STK # H4481

MSRP $49,680
LESS DEALER DISCOUNT -$3,075
NOW $46,605

3.99% APR FOR 60MO
OR
5.39% APR FOR 60MO + $1,000 BONUS CASH

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10-Year/100,000-Mile
Powertrain Limited Warranty
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TACOMA

AMERICA'S BEST-SELLING MIDSIZE TRUCK[1]

$339/Mo. 36-Month Low Mileage
10,000 Mile/Year Lease

new **2026 TACOMA SR5 DOUBLE CAB 4X4**
Model #7540

$339 Per Mo.[2]
36 Mo. Lease | $3999 Due At Signing
No security deposit required.
Contract cost of $16,203 excludes all applicable taxes & government fees.

-or-

new **2026 TACOMA**
Includes Hybrids!
Excludes Trailhunter & TRD Pro

4.99% APR for 60 Mos.[3]
PLUS $500 TFS APR Cash[4] on SR5 Models
OR $1000 TFS APR Cash[4] on Hybrid Models *Excludes Trailhunter & TRD Pro*

TUNDRA

BEST RESALE VALUE IN ITS CLASS - *KBB.com*[5]

$469/Mo. 36-Month Low Mileage
10,000 Mile/Year Lease

new **2026 TUNDRA SR5 CREWMAX 4X4**
Model #8361

$469 Per Mo.[6]
36 Mo. Lease | $3999 Due At Signing
No security deposit required.
Contract cost of $20,883 excludes all applicable taxes & government fees.

-or-

new **2026 TUNDRA**
Includes Hybrids! *Excludes TRD Pro*

2.99% APR Financing for 72 Mos.[8]
PLUS $1,000 TFS APR Cash[4]
-or-[9]
$1000 CUSTOMER CASH
Includes Hybrids! Excludes TRD Pro

4RUNNER

OVER 40 YEARS OF OFF-ROAD EXPERIENCE

$409/Mo. 36-Month Low Mileage
10,000 Mile/Year Lease

new **2026 4RUNNER SR5 4WD**
Model #8664

$409 Per Mo.[10]
36 Mo. Lease | $3999 Due At Signing
No security deposit required.
Contract cost of $18,723 excludes all applicable taxes & government fees.

-or-

new **2026 4RUNNER**
Includes Hybrids!
Excludes Trailhunter & TRD Pro

4.99% APR Financing for 60 Mos.[11]
or 6.49% APR Financing for 72 Mos.[11]

BEV FAMILY

TOYOTA'S NEW ALL-ELECTRIC FAMILY!

$369/Mo. 36-Month Low Mileage
10,000 Mile/Year Lease

new **2026 bZ XLE**
FWD BEV Model #2873

$369 Per Mo.[12]
36 Mo. Lease | $3999 Due At Signing
No security deposit required.
Contract cost of $17,283 excludes all applicable taxes & government fees.

-or-

all-new
2026 bZ
2026 bZ WOODLAND
2026 C-HR

0% APR Financing for 72 Mos.[13]
PLUS $1,500 TFS APR Cash[4]
on 2026 bZ & bZ Woodland

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Expanded Toyota Military Rebate Program[15] For MILITARY PERSONNEL & THEIR FAMILIES
$500 OVER & ABOVE ALL OTHER INCENTIVES!

Ask about the **$500 COLLEGE REBATE PROGRAM**[16]
OVER & ABOVE ALL OTHER INCENTIVES!

1. Based on manufacturer estimates, CY 2025 sales. **2.** New 2026 Tacoma SR5 Double Cab 4x4 Gas Model 7540. Lease based on net cap cost or $38,294. Lease end purchase option $31,375.* **3.** New 2026 Tacoma (includes hybrid & excludes TrailHunter & TRD Pro). 4.99% APR financing for 60 months with $18.87 per $1,000 borrowed.** **4.** $500 TFS Standard APR Cash on new 2026 Tacoma SR5 Models only. $1,000 TFS Standard APR Cash on new 2026 Tacoma Hybrid Models Only (Excludes Trailhunter & TRD Pro) and 2026 Tundra (Excludes TRD Pro). $1,500 TFS Standard APR Cash on new 2026 bZ & bZ Woodland. Subject to approved credit when financed through Toyota Financial Services. APR Cash must be applied to deal. Not all customers will qualify – see dealer for details. **5.** Full-Size Pickup Class. Vehicle's projected resale value is specific to the 2026 model year. For more information, visit Kelley Blue Book's KBB.com. Kelley Blue Book is a registered trademark of Kelley Blue Book Co., Inc. **6.** New 2026 Tundra CrewMax SR5 4x4 Model 8361. Lease based on net cap cost of $48,929. Lease end purchase option $36,049.* **7.** Toyota vehicles and components are built using U.S. and globally sourced parts. **8.** New 2026 Tundra (excludes TRD Pro). 2.99% APR financing for 72 months with $15.19 per $1,000 borrowed.** **9.** New 2026 Tundra (excludes TRD Pro) $1,000 Customer Cash. Customer Cash direct from Toyota Motor Sales, USA, Inc. May not be combined with APR or lease offers. **10.** New 2026 4Runner SR5 4WD Model 8664. Lease based on net cap cost of $42,057. Lease end purchase option $34,214.* **11.** New 2026 4Runner (includes hybrid & excludes TrailHunter & TRD Pro). 4.99% APR financing for 60 months with $18.87 per $1,000 borrowed OR 6.49% APR for 72 months with $16.81 per $1,000 borrowed.** **12.** New 2026 bZ XLE FWD Model 2873. Lease based on net cap cost of $29,624. Lease end purchase option $16,352. Includes $4,500 TFS Lease Subvention Cash.* **13.** New 2026 bZ, bZ Woodland and C-HR. 0% APR financing for 72 months with $13.89 per $1,000 borrowed.** **14.** Based on manufacturer's data. Source: Toyota.com. **15.** Qualified current, active-duty U. S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U. S. Military veteran regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U. S. military personal (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit toyota.com for complete details. **16.** The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. *** Contract cost of $16,203/Tacoma SR5 Double Cab 4x4, $20,833/Tundra SR5 CrewMax, $18,723/4Runner SR5 4WD & $17,283/bZ XLE excludes all applicable taxes and government fees. Due at signing includes down payment of $2,011/Tacoma SR5 Double Cab 4x4, $1,881/Tundra SR5 CrewMax, $1,941/4Runner SR5 4WD & $1,981/bZ XLE; $750 acquisition fee & documentary service fee of up to $899 (documentary fees vary by state but MI, OH, KY & TN will not exceed $899). Price will vary based on accessories chosen.** NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify – Tier I *PLUS* customers ONLY. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 miles at the rate of $0.15 per mile (10K low mileage leases). A $350 Disposition Fee is due at lease termination. ** Subject to approved credit thru Toyota Financial Services. Tier 1+ & 1 only. See participating dealer for details. **2, 3, 4, 6, 8, 9, 10, 11, 12, 13 15 & 16:** Must take retail delivery from new 2026 models in dealer stock while supply lasts between 6/2/26 and 6/30/26. Offers may vary by region. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. **Supply limited.** See participating dealer for complete details. **Individual dealer prices and document fees may vary.** VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 6/30/26.

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